

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Wells Fargo Bank, National Association, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2005-HE5,
Mortgage Pass-Through Certificates, Series 2005-HE5

In Re:
Yohan Modesto Flores,

Debtor.



Order Filed on May 26, 2021
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-26692 SLM

Judge: Stacey L. Meisel

ORDER TERMINATING LOSS MITIGATION EFFECTIVE JUNE 9, 2021

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 26, 2021


Honorable Stacey L. Meisel
United States Bankruptcy Judge

(Page 2)

Debtors: Yogan Modesto Flores

Case No: 18-26692 SLM

Caption of Order: ORDER TERMINATING LOSS MITIGATION EFFECTIVE JUNE 9, 2021

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5, Denise Carlon appearing, upon an application to terminate loss mitigation period as to real property located at 5 40-42 Greylock Place, Belleville, NJ, 07109, and it appearing that notice of said application was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the loss mitigation period expires June 9, 2021; and

It is **ORDERED, ADJUDGED and DECREED** there will be no further extension of the loss mitigation period unless a consent order is submitted; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor reserves the right to file a certification of default for missed post-petition payments; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for the filing of this application to be paid through Debtors' Chapter 13 plan.

In re:
Yohan Modesto Flores
Debtor

Case No. 18-26692-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 27, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Yohan Modesto Flores, 40-42 Greylock Place, Belleville, NJ 07109-1952 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Rebecca Ann Solarz | on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5 rsolarz@kmlawgroup.com |
| Steven D. Pertuz | on behalf of Debtor Yohan Modesto Flores pertuzlaw@verizon.net G16461@notify.cincompass.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5